

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frederick G. Heller, III
Kristine Carmen Heller
Debtors

Case No. 19-02859-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 03, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick G. Heller, III, Kristine Carmen Heller, 265 Five Springs Road, Stroudsburg, PA 18360-8277
5218149	+ LEHIGH VALLEY ANES SERV, LOCK BOX 3367 PO BOX 8500, PHILADELPHIA, PA 19178-0001
5218150	LEHIGH VALLEY HEALTH NETWORK, PATIENT ACCOUNTING DEPT, PO BOX 4120, ALLENTOWN, PA 18105-4120
5218153	++ NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699 address filed with court:, NBT BANK, LOAN OPERATION, PO BOX 149, CANAJOHARIE, NY 13317
5218154	+ NEPA COMMUNITY FCU, 337 CLAY AVENYE, STROUDSBURG, PA 18360-1288
5218155	+ NORTHWOOD SURGERY CENTER, 3729 EASTON-NAZARETH HWY, EASTON, PA 18045-8339
5218158	STATE FARM LIFE INSURANCE CO, PO BOX 2364, BLOOMINGTON, IL 61702-2364

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jan 03 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5218133	+ Email/Text: broman@amhfcu.org	Jan 03 2024 18:43:00	AMERICAN HERITAGE FCU, 2060 RED LION ROAD, PHILADELPHIA, PA 19115-1699
5218134	+ EDI: CITICORP	Jan 03 2024 23:42:00	BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS, MO 63179-0441
5218135	EDI: CAPITALONE.COM	Jan 03 2024 23:42:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5239236	Email/Text: BKBCNMAIL@carringtonms.com	Jan 03 2024 18:42:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5218137	Email/Text: BKBCNMAIL@carringtonms.com	Jan 03 2024 18:42:00	CARRINGTON MORTGAGE SERVICES, PO BOX 5001, WESTFIELD, IN 46074
5218138	+ EDI: CITICORP	Jan 03 2024 23:42:00	CITI, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5218139	+ EDI: CITICORP	Jan 03 2024 23:42:00	CITICARDS CBNA, 701 E 60TH ST N, SIOUX FALLS, SD 57104-0432
5218140	EDI: WFNNB.COM	Jan 03 2024 23:42:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5218141	+ Email/PDF: creditonebknofications@resurgent.com	Jan 03 2024 18:45:58	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5233560	EDI: CAPITALONE.COM	Jan 03 2024 23:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5242401	Email/PDF: bncnotices@becket-lee.com	Jan 03 2024 19:02:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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5243696	+ EDI: CITICORP	Jan 03 2024 23:42:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5218142	EDI: DISCOVER	Jan 03 2024 23:42:00	DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130
5221331	EDI: DISCOVER	Jan 03 2024 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5218143	Email/Text: collecadminbankruptcy@fnni.com	Jan 03 2024 18:43:00	FIRST BANKCARD, PO BOX 2557, OMAHA, NE 68103-2557
5218145	Email/Text: collecadminbankruptcy@fnni.com	Jan 03 2024 18:43:00	FNB OMAHA, PO BOX 3412, OMAHA, NE 68197
5226301	Email/Text: collecadminbankruptcy@fnni.com	Jan 03 2024 18:43:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
5218144	EDI: AMINFOFP.COM	Jan 03 2024 23:42:00	FIRST PREMIER, 3820 N LOUISE AVENUE, SIOUX FALLS, SD 57107-0145
5218146	+ EDI: CITICORP	Jan 03 2024 23:42:00	HOME DEPOT CREDIT SVCS, PO BOX 790328, SAINT LOUIS, MO 63179-0328
5218147	EDI: IRS.COM	Jan 03 2024 23:42:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5218136	EDI: JPMORGANCHASE	Jan 03 2024 23:42:00	CARDMEMBER SERVICE, PO BOX 15298, WILMINGTON, DE 19850-5298
5218148	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 03 2024 18:42:00	KOHL'S DEPT STORES, PO BOX 3115, MILWAUKEE, WI 53201-3115
5237490	Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2024 18:45:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5218151	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 03 2024 18:42:00	MERCURY CARD SERVICES, PO BOX 84064, COLUMBUS, GA 31908-4064
5233985	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 03 2024 19:02:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5218152	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 03 2024 19:01:53	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5230920	+ Email/Text: bankruptcy@nbtbank.com	Jan 03 2024 18:43:00	NBT Bank NA, 52 South Broad St, Norwich, NY 13815-1699
5224635	+ Email/Text: jbenner@nepafcu.org	Jan 03 2024 18:43:00	NE PA Community Federal Credit Union, 337 Clay Ave, Stroudsburg, PA 18360-1288
5243899	EDI: PRA.COM	Jan 03 2024 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5235844	+ EDI: JEFFERSONCAP.COM	Jan 03 2024 23:42:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5240942	EDI: Q3G.COM	Jan 03 2024 23:42:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5218156	+ Email/Text: bankruptcy@bbandt.com	Jan 03 2024 18:43:00	SHEFFIELD, 6010 GOLDING CENTER DRIVE, WINSTON SALEM, NC 27103-9815
5218157	Email/Text: bankruptcy@bbandt.com	Jan 03 2024 18:43:00	SHEFFIELD FINANCIAL, PO BOX 580229, CHARLOTTE, NC 28258-0229
5218159	EDI: SYNC	Jan 03 2024 23:42:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5220292	Email/Text: bankruptcy@bbandt.com	Jan 03 2024 18:43:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847

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5218700 + EDI: SYNC

Jan 03 2024 23:42:00

Synchrony Bank, c/o PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5221514		Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, A

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2024 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor AMERICAN HERITAGE CREDIT UNION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kevin S Frankel	on behalf of Creditor Carrington Mortgage Services LLC pa-bk@logs.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Frederick G. Heller III lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Kristine Carmen Heller lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1

Frederick G. Heller III

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8374

EIN --

Debtor 2

Kristine Carmen Heller

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4268

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-02859-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frederick G. Heller III
aka Frederick Heller III, aka Frederick George
Heller III, aka Frederick Heller, aka Frederick
George Heller, aka Frederick G. Heller

Kristine Carmen Heller
aka Kristine Heller, aka Kristine C. Heller, aka
Kristine Ludwig, aka Kristine C. Ludwig, aka
Kristine Carmen Ludwig

**By the
court:**1/3/24

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.